

# CHANGES TO THE UCIP COVERAGE AGREEMENT- 2005

## PRESENTED BY:

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## HazMat Coverage Exclusion

- General Coverage Exclusions, “H”:
- A. **Bodily Injury, Personal Injury, Property Damage** or any type of damage whatsoever, including the loss of use or any other type of loss or damage caused by the release, discharge or dispersal of Pollutants anywhere, anytime in any way, whether accidental or intentional, sudden, intermittent or continuous and regardless of ownership or location, EXCEPT this exclusion does not apply as provided in the Liability Section for **Bodily Injury** or **Property Damage** arising out of heat, smoke or fumes from a hostile fire.

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## HazMat Coverage Expansion

- For 2005:
- **add** “EXCEPT this exclusion does not apply to the official activities of the Member’s hazardous materials work unit.”

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## Herbicide/Pesticide Application

- Coverage found in Definitions, “Pollutants”:
- means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapors, soot, fumes, acids, sounds, alkalis, chemicals, liquids, solids, gases, thermal pollutants, waste and all other irritants or contaminants. “Waste” includes materials to be recycled, reconditioned or reclaimed. **However, for purposes of the general liability coverages provided in this agreement, “Pollutants” does not include herbicides or pesticides.**

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## Herbicide/Pesticide Coverage Expansion

- Substitute “member” for “the general liability” in the definition of Pollutants.
- In Limits of Coverage, 3., Liability, (page 4) insert a sublimit of \$50,000 for Herbicide and Pesticide Application.
- (Broadens coverage to include auto and E&O)

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## Cyber Risk Exclusion

- Endorsement added to exclude losses caused by viruses and “hacking” events
  - Attacks directed at the general computing public (randomly hitting your county)
  - Malicious or nuisance
  - Damages are preventable
- An attack directed at your county (including from an employee) is covered

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## Increases in Crime Coverages

- New basic limits of \$1,750,000
- Added coverages for:
  - Funds transfer fraud
  - Money orders and counterfeit paper currency